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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number	09093958
Filing Date	1998-06-08
First Named Inventor	Jeffrey L. Keith
Art Unit	3623
Examiner Name	ANDRE D BOYCE
Attorney Docket Number	MS1-0230US

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	5007084		1991-04-09	Materna, et al.	
	2	5550984		1996-08-27	Gelb	
	3	5638522		1997-06-10	Dunsmuir, et al.	
	4	5737533		1998-04-07	de Hond	
	5	5764916		1998-06-09	Busey, et al.	
	6	5781550		1998-07-14	Templin, et al.	
	7	5842185		1998-11-24	Chancey, et al.	
	8	5848412		1998-12-08	Rowland, et al.	

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9	5870724		1999-02-09	Lawlor, et al.	
10	5920847		1999-07-06	Kolling, et al.	
11	5956700		1999-09-21	Landry	
12	5963924		1999-10-05	Williams, et al.	
13	5978840		1999-11-02	Nguyen, et al.	
14	6026374		2000-02-15	Chess	
15	6035281		2000-03-07	Crosskey, et al.	
16	6058373		2000-05-02	Blinn, et al.	
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19	6289322		2001-09-11	Kitchen, et al.	

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20	6292789	2001-09-18	Schutzer	
21	6373950	2002-04-16	Rowney	

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FOREIGN PATENT DOCUMENTS

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	1	JP2000113089	JP		2000-04-21	Sasazawa		<input type="checkbox"/>

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NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	"E-Bill Customers Over the Internet", Twice, vol. 11, no. 1, p. 142, Jan. 8, 1996.	<input type="checkbox"/>
	2	Jones, "CHAPS- Ring Around the City", Banking World, Nov. 1983, vol. 1, no. 5, pp. 11-13.	<input type="checkbox"/>

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3	Messena, et al., "Building and Hosting Design - Time ActiveX Controls", Available at http://www.microsoft.com , January 21, 1997	<input type="checkbox"/>
4	"Putting a Charge Into Electronic Bill Payments", Bank Network News, vol. 15, no. 7, p. 3, Aug. 28, 1996.	<input type="checkbox"/>
5	Tompkins, et al., "HTML Design-Time", Available at http://www.microsoft.com , Feb. 12, 1997	<input type="checkbox"/>
6	"Toward Better Bill-Payment Processing", Bank Technology News, vol. 9, no. 4, p. 10, April 1996.	<input type="checkbox"/>
7	"Visa to Offer Electronic Bills", Interactive Age, vol. 2, no. 19, p. 4, July 17, 1995	<input type="checkbox"/>

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CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).


☐ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date (YYYY-MM-DD)	2006-5-26
Name/Print	William J. Breen, III	Registration Number	45313

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